

Code **VPB**
Company name VietNam Prosperity Joint Stock Commercial Bank
Date 03/16/2020
Subject Explanation for the difference in financial statements before and after the audit

Content:

VietNam Prosperity Joint Stock Commercial Bank (VPBank) announces the difference in financial statements before and after the audit in 2019 as follows:

Separate financial statements:

	Before the audit	After the audit	Increase/ decrease	% Increase/ decrease
	<i>(million dongs)</i>	<i>(million dongs)</i>	<i>(million dongs)</i>	<i>(million dongs)</i>
Net interest income	12,479,456	12,657,572	178,116	1.43
Net operating income	2,587,766	2,409,650	(178,116)	(6.88)

Consolidated financial statements:

	Before the audit	After the audit	Increase/ decrease	% Increase/ decrease
	<i>(million dongs)</i>	<i>(million dongs)</i>	<i>(million dongs)</i>	<i>(million dongs)</i>
Net interest income	30,492,345	30,670,461	178,116	0.58
Net operating income	2,969,736	2,791,620	(178,116)	(6.00)

The cause of difference in figures before and after the audit in 2019 is the re-classification of 178,116 million dongs of income related to the credit activities from Net operating income to Net interest income.